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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/692,829	10/18/2000	Piers Christian Lingle	40623/RRT/S850	6788
23363	7590	04/08/2005	EXAMINER	
CHRISTIE, PARKER & HALE, LLP			HEWITT II, CALVIN L	
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PASADENA, CA 91109-7068			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 04/08/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/692,829	LINGLE ET AL.
	Examiner	Art Unit
	Calvin L Hewitt II	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 03 January 2005.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-73 and 75-98 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-73 and 75-98 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 9/29/04, 1/3/05, 3/10/05.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____

Status of Claims

1. Claims 1-73 and 75-98 have been examined.

Response to Amendments

2. Initially, the Examiner would like to thank the Applicant for acknowledging the typo regarding the omission of Hayes Jr. from the dependent claims and regarding the IDS filed on 12 March 2002, the Examiner respectfully points out that there is nothing for the Examiner to sign.

Applicant is of the opinion that the rejection to Applicant's claims is insufficient as the prior art does not teach access based on non-physical security means. Hayes Jr. specifically teaches determining administrative authority over user accounts using IDs ('063, column 7, lines 15-40), therefore, it would have been obvious to one of ordinary skill to control, for example, the assignment of passwords, by restricting access to only system operators or administrators ('565, figures 6A-B; column 11, lines 37-45; column 15, lines 37-40).

The rejection to claims 19-73 and 75-98 has been maintained, while the rejection to claims 1-18 is moot in light of a new grounds of rejection.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

4. Claims 1-18 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claim 1 recites using smart cards to restrict access to certain graphical interfaces based upon predetermined authorization levels. However, Applicant's Specification only supports using a smart card along with a username and password to log-on to a computer (Specification, page 16, lines 5-10).

Claims 2-18 are also rejected as they depend from claim 1.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3621

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 1-7 and 9-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565, Hayes Jr., U.S. Patent No. 6,105,063 and Gupta et al., U.S. Patent No. 6,226,752.

As per claims 1-7, 9, 10, 12-18, Lewis et al. teach an online system for printing a value bearing item comprising:

- a client subsystem (figures 1 and 2)
- a cryptographic device remote from client for authenticating a plurality of users (figures 1, 3, 6A and B)
- a server subsystem, coupled to the client subsystem, capable of communicating with the client and having code for providing customer support to a user, and having one or more databases storing user account information (figures 3, 6A and B; column 6, lines 1-15; column/line 7/35-8/6)
- searching for a customer (column 13, lines 55-60; column 15, lines 47-50)
- accessing user details such as postage history (account credit error, account credit verification...etc.) (figure 3; column/line 12/63-13/2; column 13, lines 42-65; column 17, lines 4-15 and 52-59; column/line 37/52-38/25)

- accessing licensee details (column 11, lines 37-45; column 15, lines 37-40; column/line 16/5-17/40; column/line 37/52-38/25)
- accessing account statement history (column 17, lines 41-67; column/line 37/52-38/25)
- convenience fee adjustment (column 17, lines 40-67; column 20, lines 57-67)
- print error credits to consumer (column 13, lines 3-16)
- system overrides that include closing an account (column 17, lines 60-67)
- making adjustments to a customer account (column 17, lines 40-67; column 20, lines 57-67)
- VBI (e.g. postage indicia, tickets) (abstract; figures 4A-B)
- GUIs that allow users to interact with the system (column/line 13/65-14/12)
- administering a user VBI meter (figures 1, 1A, 3-4B)
- withdrawing from an account (column/line 16/5-17/40)
- activating an account (column 11, lines 13-67)
- file transfer and file download (column 11, lines 15-45; column 15, lines 41-64; column 16, lines 5-49)

- manually processing, uploading QA envelopes (column 20, lines 35-44)
- meter generated reports (column/line 37/34-38/25)
- payment administration support to a user (figure 3; column 8-10; column/line 16/5-17/67)
- ACH processing, transaction verification (column 12, lines 10-30; column 16, lines 5-17; column 38, lines 14-25)
- payment administration support (e.g. accounts receivable support) rendered by a payment administration manager (column 12, lines 30-42)
- meter refund and withdrawal processing (column 12, lines 10-30; column 16, lines 5-17; column 17, lines 40-67; column 38, lines 14-25)
- providing misprint processing support to a user (column 13, lines 3-16)
- providing support for unused and misprinted postage (column 17, lines 41-67; column 20, lines 57-67)
- generating meter credits and fee adjustments (column 12, lines 10-50; column 17, lines 40-67; column 18, lines 54-67)

Regarding support personnel, the Lewis et al. teach providing customer support to a user (figures 6A-B). In particular, Lewis et al. teach assigning user passwords (column 11, lines 37-45; column 15, lines 37-40). Lewis et al. also describe a proprietary website that is part of a server system maintained “RSP” or remote service provider. Lewis et al. also teach that the RSP sells its services, hence, it is at least obvious that the RSP comprises personnel to maintain and operate the server system. For example, Lewis et al. explicitly recite RSP servers that are accessible only to the systems administrators (column 25, lines 42-52). It has been held that non-functional data cannot render nonobvious an invention that would have otherwise been obvious (*In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983)). The Applicant attempts to distinguish Applicant’s system by reciting claim language describing the person who is performing functions such as searching and accessing a user account. However, this is non-functional descriptive material as it does not alter how the machine functions or how the process steps are to be performed to achieve the utility of the invention. Lewis et al. do not specifically recite a plurality of graphical user interfaces for allowing a SYSOP, for example, to manage user accounts. Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a

predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). Neither Lewis et al. nor Hayes Jr. specifically recite using smart cards to logon to a computer. Gupta et al. teach a secure method for accessing data stored on a server using smart cards (abstract; column 4, lines 29-40; column 5, lines 12-34). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Lewis et al., Hayes Jr. and Gupta in order to prevent unauthorized access to user data.

As per claim 11, Lewis et al. teach print error claims (column 13, lines 3-16; column 17, lines 40-67), however, they do not explicitly recite verification of a print error. On the other hand, Lewis et al. teach "fraud detection" (column 3, lines 15-52; column/line 13/60-14/5). Therefore, it would have been obvious to one of ordinary skill to verify refund claims in order to detect theft or misuse by users.

7. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 and U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063, as applied to claims 19, 36, and 50 and in further view of Kennedy, U.S. Patent No. 6,134,582.

As per claim 8, Lewis et al. teach an online system for printing a value bearing item comprising providing customer support to a user (figures 6A-B). In particular, Lewis et al. teach corresponding with users via electronic mail (column

11, lines 37-45). Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). However, neither Lewis et al. nor Hayes Jr. explicitly recite accessing e-mail history. Kennedy discloses a system for managing electronic mail (abstract; column 1, lines 25-55). Therefore, it would have been obvious to one of ordinary skill to combine the systems of Lewis et al. and Kennedy.

The motivation is as follows:

Lewis et al. teach disseminating customer data over electronic mail, such as passwords ('565, column 11, lines 37-44), while Hayes Jr. allows support personnel to manage user accounts via GUI ('565, figures 12, 15-22 and 24) and Gupta et al. secure said management by restricting access using smart cards ('752, column 4, lines 29-40; column 5, lines 12-34). Therefore, it would have been obvious to store ('582, column 8, lines 3-60) the transmission of passwords as taught by Lewis et al. ('565, column 11, lines 37-44) with which an audit trail can be created and used to detect fraud or misuse by unauthorized users ('565, column/line 13/60-14/5).

8. Claims 19-25, 27,30-39, 41, 44-51, 53, 55-70, 73, and 91-96 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063.

As per claims 19-23, 25, 27, 30-33, 35-39, 41, 44-46, 48, 49-51, 53, 55, 56, 58-61, 63-65, 67, 69, 70, 73 and 91-96 Lewis et al. teach an online system for printing a value bearing item comprising:

- a client subsystem (figures 1 and 2)
- a cryptographic device remote from client for authenticating a plurality of users (figures 1, 3, 6A and B)
- a server subsystem, coupled to the client subsystem, capable of communicating with the client and having code for providing customer support to a user, and having one or more databases storing user account information (figures 3, 6A and B; column 6, lines 1-15; column/line 7/35-8/6)
- searching for a customer (column 13, lines 55-60; column 15, lines 47-50)
- accessing user details such as postage history (account credit error, account credit verification...etc.) (figure 3; column/line 12/63-13/2; column 13, lines 42-65; column 17, lines 4-15 and 52-59; column/line 37/52-38/25)

- accessing licensee details (column 11, lines 37-45; column 15, lines 37-40; column/line 16/5-17/40; column/line 37/52-38/25)
- accessing account statement history (column 17, lines 41-67; column/line 37/52-38/25)
- convenience fee adjustment (column 17, lines 40-67; column 20, lines 57-67)
- print error credits to consumer (column 13, lines 3-16)
- system overrides that include closing an account (column 17, lines 60-67)
- making adjustments to a customer account (column 17, lines 40-67; column 20, lines 57-67)
- VBI (e.g. postage indicia, tickets) (abstract; figures 4A-B)
- GUIs that allow users to interact with the system (column/line 13/65-14/12)
- administering a user VBI meter (figures 1, 1A, 3-4B)
- withdrawing from an account (column/line 16/5-17/40)
- activating an account (column 11, lines 13-67)
- file transfer and file download (column 11, lines 15-45; column 15, lines 41-64; column 16, lines 5-49)

- manually processing, uploading QA envelopes (column 20, lines 35-44)
- meter generated reports (column/line 37/34-38/25)
- payment administration support to a user (figure 3; column 8-10; column/line 16/5-17/67)
- ACH processing, transaction verification (column 12, lines 10-30; column 16, lines 5-17; column 38, lines 14-25)
- payment administration support (e.g. accounts receivable support) rendered by a payment administration manager (column 12, lines 30-42)
- meter refund and withdrawal processing (column 12, lines 10-30; column 16, lines 5-17; column 17, lines 40-67; column 38, lines 14-25)
- providing misprint processing support to a user (column 13, lines 3-16)
- providing support for unused and misprinted postage (column 17, lines 41-67; column 20, lines 57-67)
- generating meter credits and fee adjustments (column 12, lines 10-50; column 17, lines 40-67; column 18, lines 54-67)

Regarding support personnel, the Lewis et al. teach providing customer support to a user (figures 6A-B). In particular, Lewis et al. teach assigning user passwords (column 11, lines 37-45; column 15, lines 37-40). Lewis et al. also describe a proprietary website that is part of a server system maintained “RSP” or remote service provider. Lewis et al. also teach that the RSP sells its services, hence, it is at least obvious that the RSP comprises personnel to maintain and operate the server system. For example, Lewis et al. explicitly recite RSP servers that are accessible only to the systems administrators (column 25, lines 42-52). It has been held that non-functional data cannot render nonobvious an invention that would have otherwise been obvious (*In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983)). The Applicant attempts to distinguish Applicant’s system by reciting claim language describing the person who is performing functions such as searching and accessing a user account. However, this is non-functional descriptive material as it does not alter how the machine functions or how the process steps are to be performed to achieve the utility of the invention. Lewis et al. do not specifically recite a plurality of graphical user interfaces for allowing a SYSOP, for example, to manage user accounts. Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a

predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Lewis et al. and Hayes Jr. in order to prevent unauthorized access to user data.

As per claims 24, Lewis et al. teach a system for obtaining value bearing items (figures 6A and B; column 3, lines 15-18). In particular, Lewis et al. teach fraud detection (column 3, lines 15-52; column/line 13/60-14/5) and audits (column/line 37/35-38/25). Therefore, it would have been obvious to one of ordinary skill to place a hold on a user account if fraud or misuse was detected.

As per claims 34, 47, 57, 62, and 68 Lewis et al. teach audit reports for any log database table that has changed over a given time period (column 37, lines 34-65). Further, Lewis et al. maintain data regarding purchases (column 12, lines 10-50; column/line 16/5-17/67), licensing (column 11, lines 37-45; column 15, lines 37-40; column/line 16/5-17/40; column/line 37/52-38/25), registration (column 11, lines 13-45; column 15, lines 5-40) and QA (column 20, lines 35-44), hence it would have been obvious to one of ordinary skill to generate reports that relate to licensing (say), as the situation arises.

As per claim 66 Lewis et al. teach print error claims (column 13, lines 3-16; column 17, lines 40-67), however, they do not explicitly recite verification of a print error. On the other hand, Lewis et al. teach "fraud detection" (column 3, lines 15-52; column/line 13/60-14/5). Therefore, it would have been

obvious to one of ordinary skill to verify refund claims in order to detect theft or misuse by users.

9. Claims 26, 40 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 and U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063, as applied to claims 19, 36, and 50 and in further view of Kennedy, U.S. Patent No. 6,134,582.

As per claims 26, 40 and 52, Lewis et al. teach an online system for printing a value bearing item comprising providing customer support to a user (figures 6A-B). In particular, Lewis et al. teach corresponding with users via electronic mail (column 11, lines 37-45). Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). However, neither Lewis et al. nor Hayes Jr. explicitly recite accessing e-mail history. Kennedy discloses a system for managing electronic mail (abstract; column 1, lines 25-55). Therefore, it would have been obvious to one of ordinary skill to combine the systems of Lewis et al. and Kennedy.

The motivation is as follows:

Lewis et al. teach disseminating customer data over electronic mail, such as passwords ('565, column 11, lines 37-44), while Hayes Jr. allows support personnel to manage user accounts via GUI ('565, figures 12, 15-22 and 24). Therefore, it would have been obvious to store these transmissions ('582, column 8, lines 3-60) with which an audit trail can be created and used to detect fraud or misuse by unauthorized users ('565, column/line 13/60-14/5).

10. Claims 71 and 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 and U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063, as applied to claim 70 and in further view of Kara, U.S. Patent No. 6,233,568.

As per claims 71 and 72, Lewis et al. teach a system for obtaining value bearing items (figures 6A and B; column 3, lines 15-18). Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). In particularly, Lewis et al. disclose QA envelope processing (column 20, lines 34-45). Hence, it is at least obvious that this process would comprise an indication that the QA has been received by the RSP (remote service provider) and the

quality of the envelope noted as Lewis et al. mail the QA envelope to the RSP. Similarly, it would have been obvious for the RSP to utilize would ever technology was necessary to measure the quality of the envelope. Lewis et al. also disclose audit reports for any log database table that has changed over a given time period (column 20, lines 34-45; column 37, lines 34-65). It is also at least obvious that the RSP of Lewis et al. would have a method for identifying the QA envelope with the user's system. Kara teaches identifying devices for printing, VBI such as meters, using serial numbers (column 26, lines 15-21). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Lewis et al., Hayes Jr. and Kara in order to accurately identify the QA envelope with the printing device.

11. Claims 28, 29, 42, 43 and 54 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 and U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063, as applied to claims 19, 36, and 50 and in further view of Tanaka, U.S. Patent No. 6,385,654.

As per claims 28, 29, 42, 43 and 54, Lewis et al. teach a system for obtaining value bearing items (figures 6A and B; column 3, lines 15-18) that comprises downloading and transferring files (column 11, lines 15-45; column 15, lines 41-64; column 16, lines 5-49). Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a

network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40). However, neither Lewis et al. nor Hayes Jr. explicitly recite file transfer monitors or file transfer archive searches. Tanaka teaches file transfer monitors or file transfer archive searches (figure 7; column 1, lines 15-55). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Lewis et al., Hayes Jr. and Tanaka in order to simplify the file transferring process by reducing the burden on the user ('654, column 1, lines 58-63)

12. Claims 75-90, 97 and 98 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565, U.S. Patent No. 6,233,565 in view of Hayes Jr., U.S. Patent No. 6,105,063, and Remington et al., U.S. Patent No. 6,070,150.

As per claims 75-90, 97 and 98, Lewis et al. disclose a system for printing a value bearing item comprising: a client subsystem (figures 1 and 2), a cryptographic device remote from client for authenticating a plurality of users (figures 1, 3, 6A and B) and a server subsystem having code that provides payment processing (column/line 16/5-18/8) for obtaining VBI, such as travel or

entertainment tickets (abstract). Lewis et al. also disclose meter tracking (column 3, lines 15-52), end-to-end payment (e.g. credit card, ACH) processing (e.g. initiating, logging of purchase...etc.) (column 12, lines 10-42; column/line 16/5-18/5; column 37, lines 53-65), providing users with a plurality of pricing plans for obtaining goods and/or services (column 18, lines 54-63), updating passwords used for accessing payment services (column 23, lines 24-33), automatically refilling an account (column 17, lines 42-60). Lewis et al. also teach fraud detection (column/line 13/60-14/5). Hence it would have been obvious to one of ordinary skill to process payment (e.g. ACH, credit card, debit) in any manner (e.g. delays) that will allow for accurate and secure transactions (column 16, lines 30-43). Lewis et al. teach audit reports for any log database table that has changed over a given time period (column 37, lines 34-65). Specifically, Lewis et al. maintain data regarding purchases (column 12, lines 10-50; column/line 16/5-17/67; table IV, columns 35-36). Therefore, it would have been obvious to one of ordinary skill to store ACH, credit and/or debit payment data in order to detect fraud and/or system misuse (column/line 13/60-14/5). In addition, as Lewis et al. teach payment by credit and debit cards, the system also provides a dispute charge process. Regarding passwords to access ACH systems, using passwords to secure ACH networks is well known to those of ordinary skill. [Claim 89] Lewis et al. teach purchase audits. While DTR and velocity controls are well known within the art, and prioritized purchase transactions are old and well known by

Applicant's own admission (Specification, page 72, lines 9-11). [Claim 90] Lewis et al. teach batch payment processing (column 37, lines 53-65). Lewis et al. also teach detect fraud and/or system misuse (column/line 13/60-14/5), therefore it would have been obvious to one of ordinary skill to monitor registration irregularities. Similarly, Lewis et al. teach price listings (column 18, lines 54-63), therefore, any changes in price, such as first class mail, would be reflected in the system. Pre-paid plans are also well known to those of ordinary skill. Lewis et al. do not specifically recite a plurality of graphical user interfaces for allowing a SYSOP, for example, to manage user accounts. Nor does Lewis et al. specifically recite electronic billing. Hayes Jr. teaches a plurality of graphical interfaces for accessing one or more databases in a server system, via a network, for enabling support personnel to review and edit user account information, such as creating and resetting passwords, wherein access to certain to this information depends upon a predetermined authorization level (figures 12, 15-22, and 24; column 6, lines 32-55; column 7, lines 15-40), while Remington et al. teach electronic bill presentment over a network via e-mail (abstract; figure 7; column 14, lines 36-57). Therefore, it would have been obvious to combine the systems of Lewis et al., Hayes Jr. and Remington et al. in order to make the payment process more efficient by allowing users process checks online ('565, column 12, lines 30-42; '150, figure 10).

Conclusion

13. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

14. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Calvin Loyd Hewitt II whose telephone number is (703) 308-8057. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, James P. Trammell, can be reached at (703) 305-9768.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
c/o Technology Center 2100
Washington, D.C. 20231

or faxed to:

(703) 305-7687 (for formal communications intended for entry and after-final communications),

or:

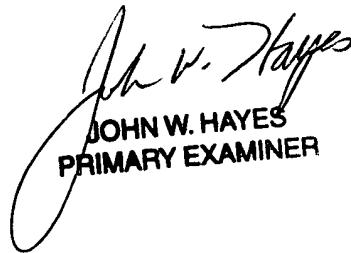
(703) 746-5532 (for informal or draft communications, please label "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, 7th Floor Receptionist.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

Calvin Loyd Hewitt II

April 3, 2005



JOHN W. HAYES
PRIMARY EXAMINER